The Influence of E-Commerce, Product Innovation, & Business Networks on Increasing the Profits of Clothing MSMEs in Bojonegoro Regency

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Abstract
This study aims to determine the role of e-commerce, Product Innovation, & Business Networks on the ability of MSMEs to increase business profits.This study also aims to determine the extent to which the implementation of e-commerce can expand the market, increase sales, and contribute to increasing profits for clothing MSMEs in Bojonegoro Regency..This study uses a quantitative approach with descriptive and analytical research types. Data were collected through questionnaires distributed to owners and actors of clothing MSMEs in Bojonegoro Regency. The data analysis technique used is multiple linear regression analysis to see the relationship between existing variables (e-commerce, product innovation, business networks) with increasing MSMEs profits with long-term projections. Based on the discussion and analysis of the influence of e-commerce, product innovation, and business networks on increasing the profits of clothing MSMEs in Bojonegoro Regency, it can be concluded that the e-commerce variable does not have a significant effect on the income variable of clothing MSMEs in Bojonegoro Regency. Then product innovation has a significant effect on increasing MSME profits. Furthermore, business networks also have a significant effect on increasing MSME profits.

Keywords: Business Network, Increasing MSME Profits, Product Innovation.

1. INTRODUCTION

MSMEs are business activities carried out by individuals, households, or small-scale business entities. Usually MSME businesses are classified by annual income, number of employees, and assets owned (Sudrartono, et al., 2022). E-Commerce is an online buying and selling / trading activity. The main root of the word "commerce" is defined as the exchange of goods and services between businesses, people, or entities. the fact that the Internet has increased productivity for almost all organizations that use it. However, the point is that productivity must be converted into profitability (Sharleen, Mahdi, 2024). To generate revenue, E-Commerce sells products / services and strengthens the relationship between suppliers and consumers. Many business-to-business models try to eliminate intermediaries by using the Web to deliver products / services directly to customers. By doing this, they may be able to offer cheaper products and better customer service to their customers (Niza Utami1, Muhammad Syahbudi, 2022).

Technology has a positive and significant effect on the adoption of e-commerce, which means that technological factors can influence MSMEs to adopt e-commerce in their businesses. Where this happens when the greater the ease, speed, and suitability of the technology they know and feel, the greater the adoption of e-commerce in MSMEs in DKI

Jakarta. This can be seen from the average answer of respondents who answered strongly agree regarding their perception of the technology factor that "Technology improves the quality of work". So it can be concluded that the majority of MSME actors in DKI Jakarta can feel several factors from technology that make the delivery of information easier and faster and can improve the quality of work. It can be seen from the respondent data that out of 120 MSME actors, only 100 MSME actors use e-commerce in running their businesses. This can be said that not all MSMEs in DKI Jakarta use e-commerce in running their businesses. There are many things that have made them not yet adopt technology in their business, one of which is expertise in the field of technology (Ananda Putri Harfie, Anies Lastiati, 2022).

Micro Enterprises are individual production companies and/or individual economic actors that meet the standards of micro business legislation. Small businesses are independent economic manufacturing companies owned and controlled by individuals or bodies that are not subsidiaries or branches of companies. Small businesses are autonomous economic manufacturing companies that are not subsidiaries or branches of companies, or owned and controlled by individuals or business units that are directly or indirectly part of small businesses.(Granovetter, M., 1985).. Equivalent to total net assets or annual sales according to law. Although the size of the business targeted by micro, medium and small businesses is not as large as large businesses, most people are confident in doing business at this level. Because of the potential that exists for micro, small and medium businesses and this advantage is difficult to obtain at the large company level. One of the main advantages is that it is easy to innovate, especially in technology. It is easier to adopt the latest technology to increase the product value of business actors. In addition to making it easier to adopt technology, another advantage is because of the reduced scope and flexibility for companies to adapt to changing market conditions (Niza Utami, Muhammad Syahbudi, 2022).

Micro, Small and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy. MSMEs in the economy are referred to as efforts to create new jobs through small to medium businesses and also strengthen capital by infiltrating the company's budget.(Schumpeter, J.A., 1934). Small businesses should also try to use their resources to innovate. Product innovation is an important component of competition to win in a rapidly changing business environment. Strategic creativity is important when taking action, especially when strategizing. Creativity allows individuals or groups to generate new ideas in every planning process (Utaminingsih, 2016). The outbreak that is currently rampant in the digital era forces MSMEs to compete and face greater challenges. Another breakthrough needs to be made by presenting something new called innovation. MSME innovation is

expected to be able to provide problem solving for various problems faced by consumers or the community. For MSMEs themselves, innovation is carried out to increase profits optimally. The important object of a business in carrying out its operational activities aims to obtain income (Ihza, 2020). Income receipts are not always stable, there can be an increase or decrease depending on the aspects or factors influencing it. Factors-These factors can arise from outside or inside. Factors that come from within such as company policies, company facilities, and production capacity. While external factors include community income levels, economic conditions, and technological advances.

In the era of the digital security has created a new challenge for MSMEs in running their businesses to survive. Efforts that can be made with an online-based sales system such as e-commerce -commerce. This effort is recommended because promotion to consumers is more affordable through online media, UMKM actors can easily introduce, offer, and sell their products. For product makers and users, many get convenience from e-commerce such as transaction or payment processes (Helmalia & Afrinawati, 2018). The convenience of e-commerce is very suitable for the current situation of the rampant virus outbreak.E-commerce is a process of selling or buying products electronically by consumers and from one company to another with a computer/gadget as an intermediary for business transactions. E-commerce is an effort to conduct marketing using devices connected to the internet and using digital media strategies that aim to communicate online. With e-commerce, transactions and communication between sellers and buyers can be done at any time quickly. Amidst the rapid development of the digital era in Indonesia, the use of information technology, including e-commerce, has become an important tool in facilitating business operations and product marketing. The title of this research reflects an effort to explore how this technology can be utilized by MSMEs to increase their sales. In the context of tight business competition, e-commerce is a strategy needed by MSMEs to survive and thrive.

The results of this study are expected to provide theoretical and practical contributions. From an academic perspective, this study can enrich the literature on factors that drive the success of MSMEs. Meanwhile, practically, this study can provide strategic recommendations for MSME actors in Bojonegoro Regency to increase their business profits. In addition, government policies also play an important role in supporting MSMEs. Through regulations that support digitalization and the provision of skills training, local governments can accelerate the adoption of e-commerce and the development of product innovation. This study also aims to provide input for the government in designing policies that are in accordance with the needs of MSMEs in Bojonegoro. The importance of the role of MSMEs

in the economy cannot be separated from their contribution to job creation and improving community welfare. By maximizing the potential of e-commerce, product innovation, and business networks, clothing MSMEs in Bojonegoro Regency can become the driving force for sustainable local economic development.

Hypothesis Development

The sustainability of a business cannot be separated from innovation, business networks, and technological developments. Especially in the clothing MSMEs sector, in this practical era, the existence of e-commerce is one of the things needed by clothing MSMEs actors as a form of sales increase strategy, in addition to product innovation and business networks are other factors that cannot be separated from the strategy to increase MSMEs profits, of course this cannot be done alone by MSMEs actors, but support from the surrounding environment is needed.Based on the background and objectives of the research that have been explained, the hypothesis in this study is formulated to test the relationship between the variables that have been mentioned, namely E-Commerce, Product Innovation, and Business Networks on Increasing the Profit of Clothing MSMEs in Bojonegoro Regency. The following is the development of the hypothesis based on relevant theories and analysis of existing literature.

Hypothesis 1 (H_1): E-Commerce has a significant positive influence on increasing the profits of clothing MSMEs in Bojonegoro Regency.

The reason for developing the hypothesis is that the use of E-Commerce platforms allows MSMEs to expand their markets, both locally and globally. In the clothing sector, digital marketing and transactions through E-Commerce platforms (such as Tokopedia, Bukalapak, Shopee, and Instagram) allow business actors to reach consumers more widely at a more efficient cost compared to conventional marketing methods. With more efficient marketing and wider market access, it is expected that clothing MSMEs can experience an increase in sales volume and, ultimately, an increase in profits.

Hypothesis 2 (H_2): Product innovation has a significant positive influence on increasing the profits of clothing MSMEs in Bojonegoro Regency.

The rationale for developing the hypothesis is that product innovation in the context of clothing SMEs includes the development of new designs, the selection of better materials, or the addition of certain features that meet consumer needs and preferences. This product innovation is expected to increase consumer appeal to the product, which has the potential to increase sales volume and profits. According to innovation theory, products that continue to

innovate are better able to survive in market competition and increase customer satisfaction and loyalty, which in turn will affect increased profits.

Hypothesis 3 (H₃): Business networks have a significant positive influence on increasing the profits of clothing MSMEs in Bojonegoro Regency.

The rationale for developing the hypothesis is that a good business network can open access to various resources, such as cheaper and better quality raw material suppliers, more efficient distribution channels, and more accurate market information. For clothing MSMEs, a strong business network with suppliers, distributors, and other partners allows them to improve operational efficiency and expand the market. This, in turn, has the potential to increase sales and business profits. Based on the business network theory, good collaboration between business actors will facilitate joint growth, thus benefiting each party in the network.

Conceptual Framework of Research

Based on empirical studies and hypothesis formulation, this study aims to analyze how e-commerce, product innovation, & business networks influence the increase in profits of MSMEs in the clothing sector. Another objective is that with this study, it can provide results which are able to provide certainty about the role of e-commerce, product innovation, & business networks in increasing MSME profits.The conceptual framework in this study serves to describe the relationship between the variables to be studied, and provides an overview of how these factors affect the increase in profits of clothing MSMEs in Bojonegoro Regency. This conceptual framework will connect E-Commerce, Product Innovation, and Business Networks as independent variables (causes) that affect the Increase in Profits of Clothing MSMEs as dependent variables (impacts).Figure 1 illustrates the conceptual relationships between variables from the hypotheses that have been developed.
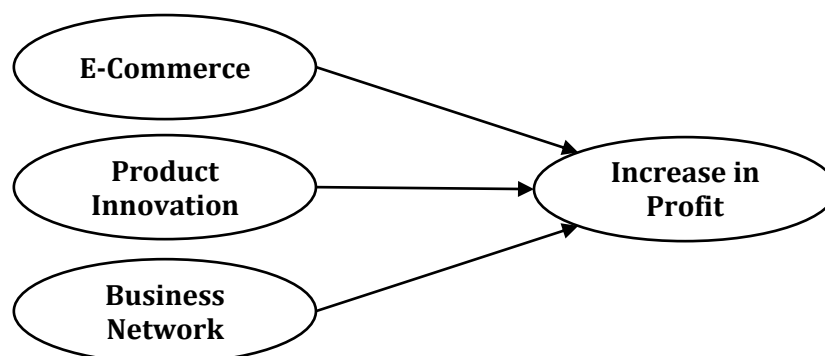
Figure 1: Conceptual Framework of Research

2. LITERATURE REVIEW

Nurlinda & Fathimah, 2019, explained that one of theone important factor to play a role in economic growth is the Micro, Small and Medium Enterprises sector or commonly called MSMEs. Its role is specifically given to MSMEs: Numerically large, Socialization in all economic sectors because of the potential for absorbing a large number of workers. The resulting production results are products that are very much needed by the community at affordable prices.

(Ningtyas & Sunarko, 2011), explains that sOne of the technologies that can be used in MSMEs for the development of their businesses today is E-commerce. Cost, speed, and data processing capacity have been decided because of the advantages of the Internet and the Value of electronic commerce. Internet technology allows companies to do business in a relatively fast, flexible, and economical geographic area. Also, the system of data processing advances allows business companies to be much more complicated than It has ever been before, General Manager of Trade Business Development Also Ministry of Trade and Industry (Ir. Fetnayeti). It is undeniable that e-commerce is very developed in Indonesia to Social Networks, blogs, and even free websites.

Novita, D., & Husna, N. (2021), explained thatAnother factor in increasing MSME sales is product innovation. Product innovation is the development and marketing of products that have been significantly redesigned or improved. According to Susanto, product innovation. can be understood as the practical application of an idea in a new product or process. One widely accepted definition of innovation is the introduction of something new. That something can be anything from a new service to a product, process, and even an incremental improvement to something that already exists. However, in practice, people usually refer to new or improved products when they talk about innovation. Academics have revealed in their various studies that creating a marketing concept can deepen the understanding of entrepreneurial marketing. The development of marketing. entrepreneurship with e-commerce is important to enable small business owners to be competitive in the era of globalization.

3. METHODS

Samples and Data Collection

This study uses a quantitative approach with a cross-sectional survey design, where data is collected at a certain time from a sample of clothing MSMEs in Bojonegoro Regency. Data collection was carried out through questionnaires distributed to 40 clothing MSME

actors who have used E-Commerce, made product innovations, and have business networks. The population in this study was all registered clothing MSMEs in Bojonegoro Regency. The sample taken was 31 respondents using a purposive sampling technique, namely selecting respondents who met certain criteria, such as having run a clothing business for more than two years, using an E-Commerce platform, and being active in a business network.

Research Variables

The dependent variable in this study is the increase in profits of clothing MSMEs, the measurement is based on the increase in turnover and profit (Safii et al., 2024). Then the independent variable is e-commerce which is measured by the intensity of the use of digital platforms for marketing and sales (Helmalia & Afrinawati, 2018). The second is product innovation which is measured by the frequency and type of innovation applied to clothing products (Safii & Rahayu, 2021). Furthermore, the third independent variable is the business network, which is measured using the number and quality of business relationships with suppliers, distributors, and other partners (Anom & Safii, 2022).

Data analysis

The collected data were analyzed using multiple linear regression to test the effect of each independent variable on the dependent variable. Before the analysis, validity and reliability tests were conducted to ensure data quality. This research questionnaire used a 5-point Likert scale, with answer choices: 1 Strongly Disagree, 2 Disagree, 3 Neutral, 4 Agree, 5 Strongly Agree. Then, for data processing, using the SPSS application.

4. RESULTS

Respondent Demographics

The demographics of the entire sample of this study are summarized in Table 1. Respondent Demographics. The things summarized in the table include Owner Age, Length of Business, Monthly Turnover. Most of the businesses owned are still included in the medium business scale (54.83%), while small scale (16.13%) and large scale (29%). The majority of business owners are still between 20-40 years old (70.96%) with the majority of business experience of 1-2 years (54.83%) and the majority of monthly turnover of 1-3 million (50.06%).

Table 1: Respondent Demographics

Description	All Samples = 31	
	N	%
Type of store		
Small shop	5	16.13%
Medium store	17	54.83%
Big shop	9	29%
Business Experience		
1-2 years	17	54.83%
>2 years	14	45.16%
Owner Age		
20-40 years	22	70.96%
>40 years	9	29%
Turnover/month		
1-3 million	18	58.06%
>3jt	13	41.93%

Source : Primary Data Processed (2024)

Model Feasibility Test

To ensure the quality of the proposed model, a model feasibility analysis must be conducted before designing and testing the overall model. The structural model is used as a reference in determining the variance to be explained as the basis for determining the level of significance of certain data. Before analyzing the relationship between variables, the value of the scope of the research model. In the structural equation model, valid and reliable research model data is required. The criteria in question are constructs whose ideal standard value is 0.5 (Ferdinand, 2014). As for construct reliability, the variance extracted value must be equal to or greater than 0.5, and the required construct reliability value must be equal to or greater than 0.7.

From table 2 Validity and Reliability Test, it can be seen that the summary of the validity and reliability test shows that the Loading Factor value of all items is greater than 0.5. Then the independent variable has a variance extracted value greater than 0.5 and a construct reliability value greater than 0.7. So it can be concluded that construct reliability has met the requirements of SEM analysis.

Table 2: Validity and Reliability Test

Variables	Indicator	Standard Loading Factor	Composite Reliability	Track
E-Commerce	EC1	0,862		
	EC2	0,864		
	EC3	0,887		
	EC4	0,896		
	EC5	0,879	0,816	0,900
Product Innovation	IP1	0,867		
	IP2	0,860		
	IP3	0,903		
	IP4	0,884		
	IP5	0,927	0,909	0,913
Business Network	JB1	0,918		
	JB2	0,918		
	JB3	0,933		
	JB4	0,917		
	JB5	0,940	0,939	0,940
Increase in Profit	PL1	0,902		
	PL2	0,930		
	PL3	0,930		
	PL4	0,897		
	PL5	0,901	0,929	0,930

Source : Primary Data Processed (2024)

Hypothesis Testing

In this study, the role of simple linear regression analysis is as a statistical technique used to test whether or not there is an influence of variable X on variable Y. The following is an explanation of the independent variables and dependent variables that will be studied in this study, namely: the independent variables (X) are e-commerce (X1), Product Innovation (X2), and Business Networks (X3), while the dependent variable (Y) is profit increase.

Table 3: Multiple Linear Regression Result

Variables	Regression Coefficient	T Count	Significance
Constants	-0,104	-0,092	0,927
E-commerce (X1)	-0,022	-0,237	0,815
Product Innovation (X2)	0,601	4,266	0,000
Business Network (X3)	0,407	3,192	0,004

Source : Primary Data Processed (2024)

The interpretation of the calculation results is:

a. The constant of -1.04 indicates that if the value of the independent variable (e-commerce, product innovation, business network) is zero, then the dependent variable (profit increase) has a value of -1.04.

b. The regression coefficient value of the e-commerce variable (X1) obtained was 0.815 (sig value > 0.05),This means that the e-commerce variable is not significant. This shows that there is no sufficient evidence to state that the use of e-commerce significantly affects the increase in MSME profits. So it can be concluded that in the X1 variable of this study Ha is rejected and Ho is accepted.

c. The regression coefficient value of the product innovation variable (X2) obtained is 0.000 (sig value < 0.05), this means that the product innovation variable is significant. This shows that increasing product innovation significantly contributes to increasing MSME profits. So it can be concluded that in the X2 variable of this study Ha is accepted and Ho is rejected.

d. The regression coefficient value of the business network variable (X3) obtained is 0.004 (sig value < 0.05), this means that the business network variable is significant. This shows that the expansion of the business network significantly contributes to the increase in MSME profits. So it can be concluded that in the X3 variable of this study Ha is accepted and Ho is rejected.

5. DISCUSSION

According to the hypothesis, e-commerce does not play a significant role in increasing MSME profits. It is said that. This hypothesis states that the use of e-commerce by MSMEs in Bojonegoro does not have a significant impact on increasing profits. This opinion can be supported if there are factors such as low understanding of technology, lack of digital marketing strategies, or limited internet infrastructure in the area. However, if MSME actors optimize e-commerce well, this hypothesis may be refuted.

The results of hypothesis 2 testing found that product innovation has a significant effect on increasing MSME profits. This hypothesis shows that the ability of MSMEs to create or develop new products that are in accordance with market needs can increase their competitiveness, thus having an impact on increasing profits. This opinion is relevant because product innovation is often the key to attracting new consumers or maintaining customer loyalty in a competitive market.

Referring to the results of the 3rd hypothesis test, business networks have a significant effect on increasing MSME profits. Another factor that needs to be considered in relation to MSME constraints is the business network. Weak access to market information and the suboptimality of MSME products in reaching consumers could be caused by weak or less than optimal business networks that support MSME business activities. Business networks involve other business units in business activities carried out by producers, both in production activities and product marketing. Producers use intermediaries because they create greater efficiency in providing goods to the target market. Through contacts, experience, specialization and scale of operations, intermediaries usually offer companies more than what the company can achieve itself (Kotler and Armstrong. 2008:41). Business networks are also the result of decisions and efforts by entrepreneurs to increase competitiveness through cooperation with other business units. Higher business competitiveness can be achieved through business networks because business actors can specialize so that businesses are more efficient, reduce transaction costs, and increase flexibility due to the existence of trusted partners.(Jarillo, 1988).

Research Implications

E-commerce Has No Effect on Increasing the Profit of Clothing MSMEs. The results of the study show that e-commerce does not have a significant effect on increasing the profit of clothing MSMEs in Bojonegoro Regency. This indicates the need for MSMEs to improve their digital marketing capabilities, online promotion strategies, or technology integration so that the potential of e-commerce can be utilized optimally. Product Innovation Increases the Competitiveness and Profit of Clothing MSMEs, Product innovation has been shown to have a significant effect on increasing profits. This implication shows that MSMEs in Bojonegoro need to continue to innovate in the design, quality, and variety of their products to meet market needs and increase competitiveness. The Importance of Strengthening Business Networks, business networks have a significant effect on increasing profits. This underscores the importance of collaboration with business partners, effective product distribution, and developing relationships with stakeholders such as suppliers, distributors, and customers.

Collaboration of the Three Variables for MSME Growth, the combination of product innovation, business networks, and e-commerce has a collective impact on increasing profits. Therefore, MSMEs need to integrate these three aspects in their business strategy to create greater synergy in optimizing business potential.

6. CONCLUSION

Based on the research results, e-commerce does not have a significant influence on increasing the profits of clothing MSMEs in Bojonegoro Regency, while product innovation and business networks have a significant effect on increasing MSME profits. This can be used as a basis by MSMEs in Bojonegoro Regency to further improve product innovation and expand business networks in order to support the sustainability and growth of MSMEs.

Furthermore, MSMEs are expected to continue to innovate in creating products that follow market trends and consumer needs, such as providing clothing with modern designs, quality materials, and competitive prices. In addition, expanding business networks through collaboration with business partners, communities, and MSME associations is also an important step to increase market access and create new opportunities for cooperation. The government and related institutions also need to support these efforts by providing training programs, easy access to capital, and adequate digital infrastructure to encourage sustainable MSME growth. Then for suggestions to further researchers so as not to limit the characteristics of the research, such as only in certain areas and it is also advisable to conduct research in other business sectors, not necessarily the clothing business. This is intended so that the research results are more accurate regarding the increase in profits and the various factors that influence it.

7. LIMITATIONS

This study recognizes that there are limitations that need to be considered, such as the heterogeneity of MSME characteristics and other variables that may affect business profits, in addition to the time constraints that make the sample set in this study small and limited. Therefore, this study is expected to be the first step for further research that can identify other factors that contribute to MSME growth, as well as proper time management in conducting research. Thus, this study not only focuses on identifying influences, but also provides holistic insights into how MSMEs can integrate these factors into their broader business strategies.

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